

THE UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

HAROLD PETGRAVE)	JURY TRIAL DEMANDED
Plaintiff,)	
)	
v.)	Case No.
)	
RENT RECOVERY SOLUTIONS, LLC)	
Defendant.)	
)	
)	

COMPLAINT AND DEMAND FOR JURY TRIAL

COMES NOW, Plaintiff Harold Petgrave, by and through his undersigned attorney, and alleges as follows:

I. INTRODUCTION

1. This is an action for actual and statutory brought by Plaintiff Harold Petgrave an individual consumer, against Defendant Rent Recovery Solutions, LLC for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* (hereinafter “FDCPA”), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

II. JURISDICTION AND VENUE

2. Jurisdiction of this court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1331.
3. Venue in this District is proper in that the Defendants transact business in Atlanta, Georgia, and the conduct complained of occurred in Atlanta, Georgia.

III. PARTIES

4. Plaintiff Harold Petgrave (hereinafter “Mr. Petgrave”) is a natural person residing in Atlanta, Georgia.
5. Mr. Petgrave is a consumer as defined by the Fair Debt Collection Practices Act, 15 U.S.C. § 1692a(3).
6. Upon information and belief, Defendant Rent Recovery Solutions LLC, is a Georgia corporation with its principal place of business located in Atlanta, Georgia.
7. Defendant Rent Recovery Solutions LLC is a debt collector as defined in 15 U.S.C. § 1692a(6).
8. Defendant Rent Recovery Solutions LLC is engaged in the collection of debt from consumers using the mail and telephone.

9. Defendant Rent Recovery Solutions LLC (hereinafter referred to as “Debt Collector”) regularly attempt to collect consumers’ debts alleged to be due to another’s.

IV. FACTS OF THE COMPLAINT

10. On or about January 27, 2022, Mr. Petgrave came to an agreement with Flats at Perimeter, his apartment complex, to terminate the lease.
11. Mr. Petgrave remitted payment in full of his remaining balance and timely vacated the premises.
12. On or about June 21, 2022, Mr. Petgrave received a dunning letter from Debt Collector alleging that he owed a debt of \$2,166.00 to Flats at the Perimeter.
13. On or about July 1, 2022, Mr. Petgrave mailed a dispute to Debt Collector denying that he owed any monies.
14. On or about September 2022, Mr. Petgrave reviewed his credit report and noticed that Debt Collector furnished a tradeline that stated that Mr. Petgrave owed a debt.
15. Mr. Petgrave disputed this tradeline through the consumer reporting agencies.
16. On October 13, 2022, Mr. Petgrave received investigation results from and noticed that Debt Collector continued to allege that Mr. Petgrave owed

a debt and failed to disclose Mr. Petgrave's dispute to the consumer reporting agencies.

17. Mr. Petgrave has disputed Debt Collector's reporting on numerous occasions both in writing and over the telephone.
18. Debt Collector's publishing of such inaccurate and incomplete information has severely damaged the personal and credit reputation of Mr. Petgrave, caused severe humiliation, personal labor, costs, emotional distress, and mental anguish.

V. FIRST CLAIM FOR RELIEF
15 U.S.C. § 1692e(8)

19. Mr. Petgrave re-alleges and reincorporates all previous paragraphs as if fully set out herein.
20. Debt Collector violated the FDCPA.
21. Debt Collector violations include, but are not limited to, the following:

Debt Collector violated 15 U.S.C. § 1692e(8) of the FDCPA by failing to disclose to the consumer reporting agencies that alleged debt was in dispute by Mr. Petgrave.
22. As a result of the above violations of the FDCPA, the Defendants are liable to Mr. Petgrave actual damages, statutory damages, and cost.

VI. SECOND CLAIM FOR RELIEF
15 U.S.C. § 1692e(2)

23. Mr. Petgrave re-alleges and reincorporates all previous paragraphs as if fully set out herein.
24. Debt Collector violated the FDCPA.
25. Debt Collector's violations include, but are not limited to, the following:

Debt Collector violated 15 U.S.C. § 1692e(2) of the FDCPA by the false representation of the amount of the debt's original balance.
26. As a result of the above violations of the FDCPA, the Defendant are liable to Mr. Petgrave for actual damages, statutory damages, and cost.


VII. JURY DEMAND AND PRAYER FOR RELIEF

WHEREFORE, Plaintiff Mr. Petgrave respectfully demands a jury trial and requests that judgment be entered in favor of Plaintiff and against Debt Collector for:

- A. Judgment against Defendant for violating the FDCPA;
- B. Actual damages pursuant to 15 U.S.C. § 1692k(1)(2);
- C. Statutory damages pursuant to 15 U.S.C. § 1692k(2);
- D. Cost and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k(3);
- E. For such other and further relief as the Court may deem just and proper.

Respectfully submitted:

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By: 

JEFFREY A. WILSON

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JURY DEMAND

Plaintiff, by and through his undersigned attorney, hereby demands trial by jury on all issues triable herein pursuant to FRCP, Rule 38 (b).

Respectfully submitted:

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Attorney for Plaintiff

By: _____



JEFFREY A. WILSON